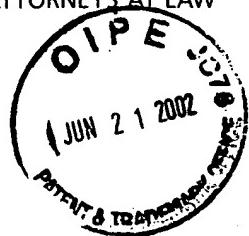




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June 21, 2002

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GROUP ART UNIT: 2164
Examiner: Nga B. Nguyen

Commissioner for Patents
Washington, D.C. 20231

Re: U.S. Utility Patent Application
Appl. No. 08/922,462; Filed: September 3, 1997
For: **Automated Credit Application System**
Inventors: DeFrancesco *et al.*
Our Ref: 1729.0060001/RES/MAM

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Fee Transmittal (PTO/SB/17);
2. Petition For Extension of Time Under 37 C.F.R. § 1.136(a)(1);
3. Amendment and Reply Under 37 C.F.R. § 1.111;
4. Copies of Declaration Under M.P.E.P. § 716.10 and 37 C.F.R. § 1.132 executed by 10 inventors.
5. Supplemental Information Disclosure Statement;
6. Form PTO-1449 with one (1) accompanying document; and
7. One return post card; and
8. Our Check No. 35609 for \$1,100.00
\$920.00 Petition for Extension of Time;
\$180.00 Information Disclosure Statement.

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Commissioner for Patents
June 21, 2002
Page 2

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned. The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



Molly A. McCall
Attorney for Applicants
Registration No. 46,126

RES/MAM/tc
Enclosures

SKGF_DC1:26817.1

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

FEE TRANSMITTAL for FY 2002

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT

(\$1,110.00)

JUN 21 2002

U.S. PATENT AND TRADEMARK OFFICE

Complete if Known

Application Number	08/922,462
Filing Date	September 3, 1997
First Named Inventor	DeFrancesco et al.
Examiner Name	Nga B. Nguyen
Group Art Unit	2164
Attorney Docket No.	1729.0060001/RES/MAM

METHOD OF PAYMENT (check one)

1. The Commissioner is hereby authorized to charge indicated fees and credit any overpayment to:

Deposit Account Number **19-0036**
 Deposit Account Name **Sterne, Kessler, Goldstein & Fox P.L.L.C.**

- Charge Any Additional Fee Required
Under 37 CFR §§ 1.16 and 1.17

- Applicant claims small entity status
See 37 CFR 1.27

2. Payment Enclosed:

- Check Credit card Money Order Other*

*Charge any deficiencies or credit any overpayments in the fees or fee calculations of Parts 1, 2 and 3 below to Deposit Account No. 19-0036.

FEE CALCULATION**1. BASIC FILING FEE**

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
101	740	201	370 Utility filing fee
106	330	206	165 Design filing fee
107	510	207	255 Plant filing fee
108	740	208	370 Reissue filing fee
114	160	214	80 Provisional filing fee

SUBTOTAL (1) (\$0.00)**2. EXTRA CLAIM FEES**

Extra	Fee from below	Fee Paid
Total Claims _____ - 20** = _____	X _____	= _____
Indep. Claims _____ - 3** = _____	X _____	= _____
Multiple Dependent _____	= _____	

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Entity Fee (\$)	Fee Description
103	18	203	9 Claims in excess of 20
102	84	202	42 Independent claims in excess of 3
104	280	204	140 Multiple dependent claim
108	84	209	42 **Reissue independent claims over original patent
110	18	210	9 **Reissues claims in excess of 20 and over original patent

SUBTOTAL (2) (\$0.00)

** or number previously paid, if greater; For Reissues, see above

FEE CALCULATION (continued)**3. ADDITIONAL FEES**

Large Entity Small Entity

Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Description	Fee paid
105	130	205	65	Surcharge - late filing fee or oath	
127	50	227	25	Surcharge - late provisional filing fee or cover sheet	
139	130	139	130	Non-English specification	
147	2,520	147	2,520	For filing a request for ex parte reexamination	
112	920*	112	920*	Requesting publication of SIR prior to Examiner action	
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action	
115	110	215	55	Extension for reply within first month	
116	400	216	200	Extension for reply within second month	
117	920	217	460	Extension for reply within third month	920.00
118	1,440	218	720	Extension for reply within fourth month	
128	1,960	228	980	Extension for reply within fifth month	
119	320	219	160	Notice of Appeal	
120	320	220	160	Filing a brief in support of an appeal	
121	280	221	140	Request for oral hearing	
138	1,510	138	1,510	Petition to institute a public use proceeding	
140	110	240	55	Petition to revive - unavoidable	
141	1,280	241	640	Petition to revive - unintentional	
142	1,280	242	640	Utility issue fee (or reissue)	
143	460	243	230	Design issue fee	
144	620	244	310	Plant issue fee	
122	130	122	130	Petitions to the Commissioner	
123	130	123	130	Petitions related to provisional applications	
126	180	126	180	Submission of Information Disclosure Stmt	180.00
581	40	481	40	Recording each patent assignment per property (times number of properties)	
146	740	246	370	Filing a submission after final rejection (37 CFR 1.129(a))	
149	740	249	370	For each additional invention to be examined (37 CFR 1.129(b))	
179	740	279	370	Request for Continued Examination (RCE)	
169	900	169	900	Request for expedited examination of a design application	

Other fee (specify):

Other fee (specify):

*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$1,100.00)**SUBMITTED BY****Complete (if applicable)**

Name (Print/Type)	Molly A. McCall	Registration No. (Attorney/Agent)	46,126	Telephone	202-371-2600
Signature	<i>Molly A. McCall</i>			Date	6/21/02

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